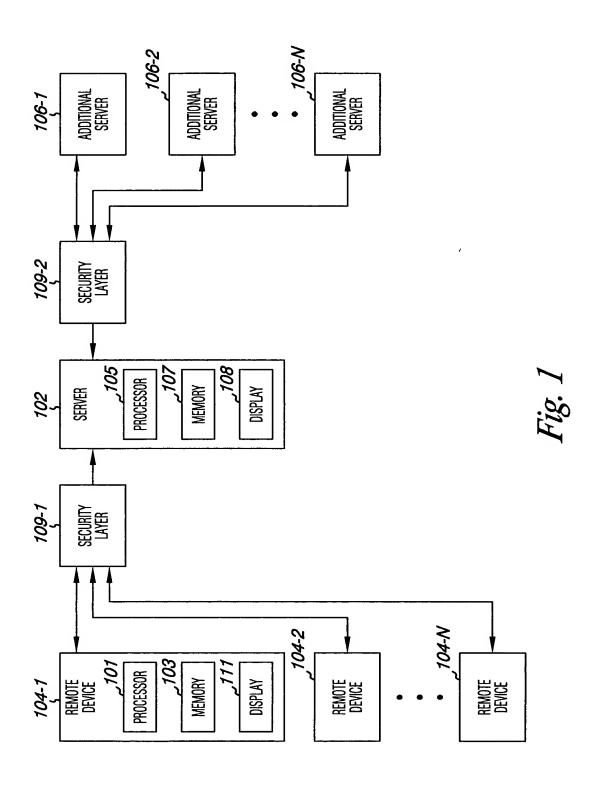
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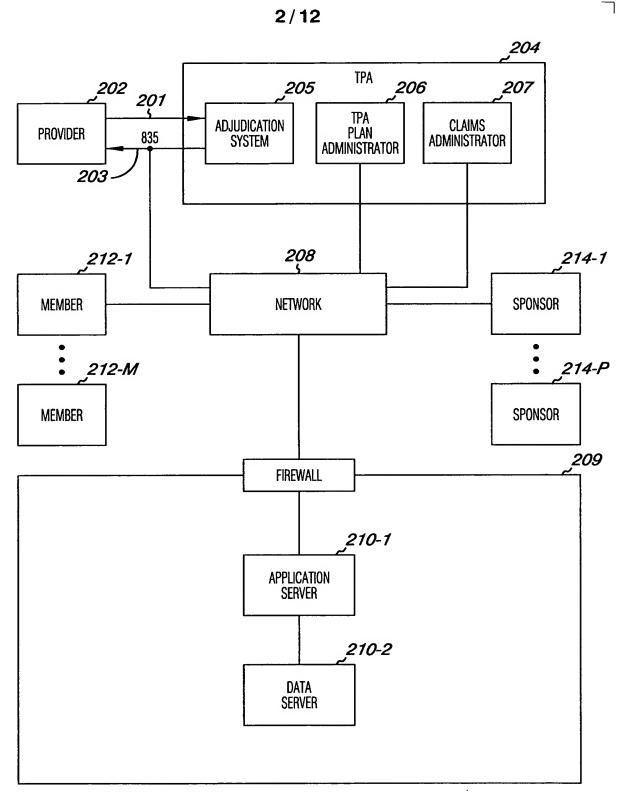
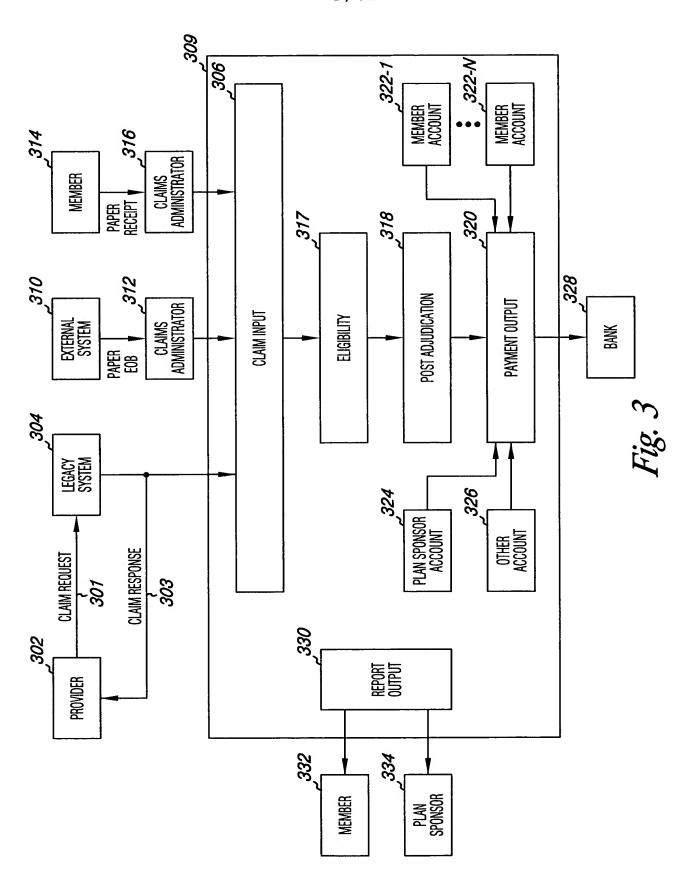


Fig. 2



| INSURANCE PLAN | | | |
|---|--|------|--|
| SERVICES | | 401 | |
| IN-NETWORK | OUT-OF-NETWORK | | |
| 402-1 → CO-PAY 402-2 → CO-INSURANCE 402-N → OTHER | 404-1 | | |
| SPONSOR PLAN | | | |
| *SERVICES | | 405 | |
| *IN-NETWORK | *OUT-OF-NETWORK | | |
| 406-1 → *CO-PAY 406-2 → *CO-INSURANCE 406-N → *OTHER | 408-1 → *CO-PAY 408-2 → *CO-INSURANCE 408-N → *OTHER | | |
| MEMBEF | R PLAN | 409 | |
| 410-1 ~ HRA 410-2 ~ FSA 410-3 ~ VACATION ACCNT 410-N ~ OTHER MEMBER ACCNT | | ¥409 | |

Fig. 4

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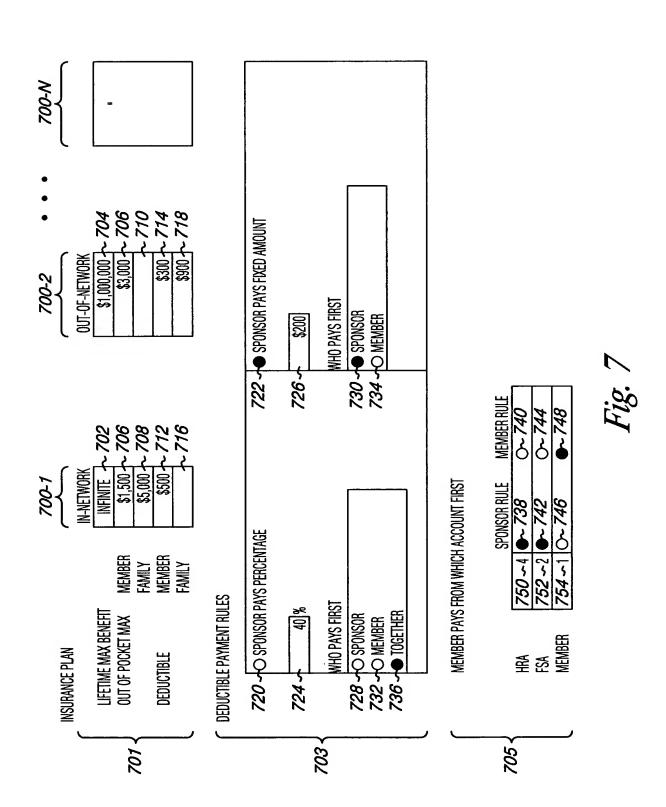
SPONSOR CLAIM CATEGORY

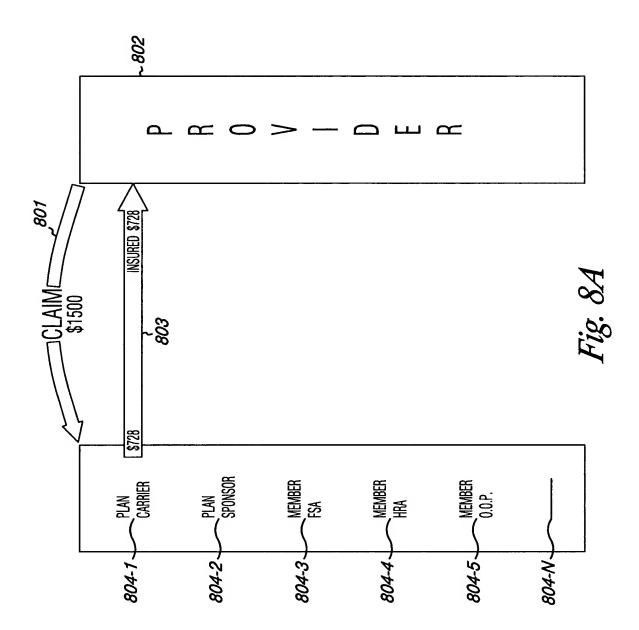
| 501 | SPONSOR PAYS PERCENTAGE SPONSOR PAYS FIXED AMOUN | ΙΤ | • | -PAY ~ <i>502</i> ~ <i>506</i> | 50% · \$45 · | - 504 - 508 |
|-----|---|-------------------------|-------------|---|-----------------|--|
| 503 | MEMBER ACCOUNT RULES HRA FSA MEMBER OUT OF POCKET | 522 - 524 - 526 - | | \$PONSOR RU \$\infty 510\$\$\$\infty 514\$\$\$\$\$\infty 518\$\$\$\$\$ | LE | MEMBER RULE ○~512 ○~516 •~520 |
| | SPONSOR PAYS PERCENTAGE SPONSOR PAYS FIXED AMOUN | IT | C0 • | -INS - <i>528</i> - <i>532</i> | | 50% ~ 530 \$45 ~ 534 |
| 507 | MEMBER ACCOUNT RULES HRA FSA MEMBER OUT OF POCKET | 546 - 550 - 552 - | 2 4 1 | SPONSOR RU → 536 → 540 → 544 | LE | MEMBER RULE 538 542 546 |

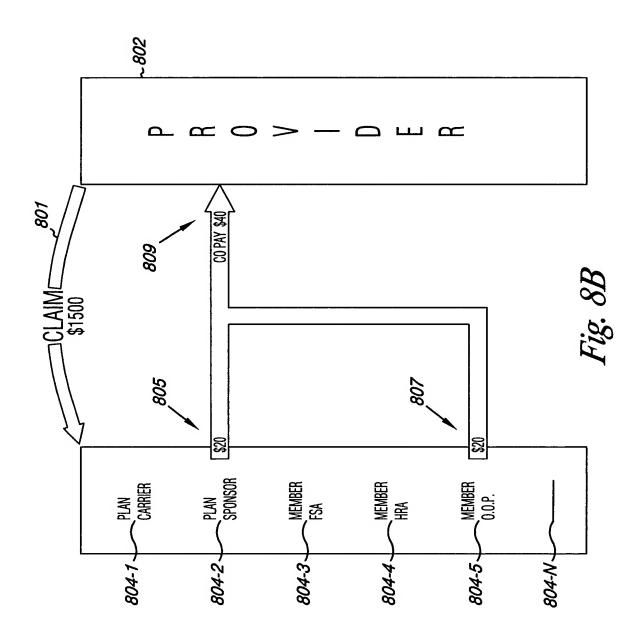
Fig. 5

| | | 6/12 |
|-------|---|--|
| 669 | OUT OF NETWORK INSURANCE (AFTER CO-PAY) $50\% \sim 604$ $$40 \sim 608$ YES ~ 672 | 00-PAY |
| N-109 | = | = |
| 1-1 | IN NETWORK INSURANCE (AFTER CO-PAY) $80\% \sim 602$ $$15 \sim 606$ $N0 \sim 670$ $$5,000 \sim 674$ | CO-PAY SPONSOR RULE CO-INS CO-INS SPONSOR RULE SPONSOR RULE MEMBER RULE CO-INS CO-INS SPONSOR RULE MEMBER RULE SPONSOR RULE MEMBER RULE SPONSOR RULE MEMBER RULE SPONSOR |
| 1-109 | INSURANCE CATEGORY INSURANCE RULES CARRIER PERCENT AFTER CO-PAY CO-PAY AFTER DEDUCTIBLE MAXIMUM OUT OF POCKET PAYMENT | SPONSOR RULES 607 { SPONSOR PAYS PERCENTAGE SPONSOR PAYS FIXED AMOUNT S43 S44 S45 S44 S45 S44 S45 S44 S45 S44 S45 S44 S45 S44 S44 |
| | 600-1 | 600-2 E |

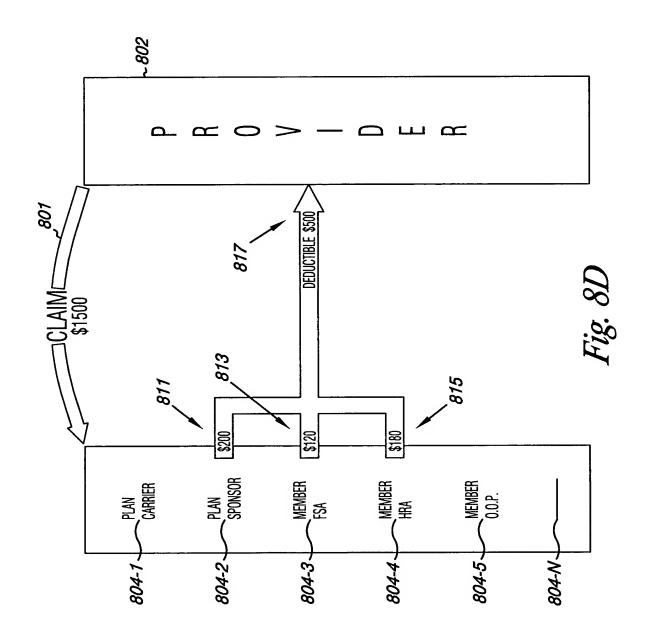
7/12



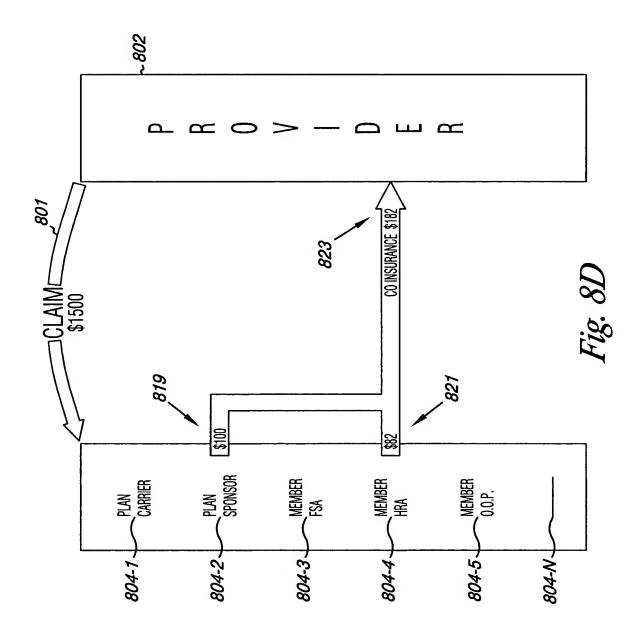




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